

Information to identify the case:

Debtor 1	Michael E. Evans	Social Security number or ITIN xxx-xx-0936
		EIN -----
Debtor 2 (Spouse, if filing)	Patricia Y. Evans	Social Security number or ITIN xxx-xx-6232
		EIN -----
United States Bankruptcy Court District of New Jersey		
Case number: 16-32904-ABA		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Michael E. Evans

Patricia Y. Evans

1/16/20

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
United States Bankruptcy Court
District of New Jersey

In re:
Michael E. Evans
Patricia Y. Evans
Debtors

Case No. 16-32904-ABA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
Form ID: 3180WPage 1 of 2
Total Noticed: 27

Date Rcvd: Jan 16, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 18, 2020.

db/jdb +Michael E. Evans, Patricia Y. Evans, 106 West Washington Street, Riverside, NJ 08075-4036
cr +Andrews Federal Credit Union, 5711 Allentown Road, Suitland, MD 20746-4547
516527048 +Andrews Federal Credit Union, 5711 Allentown Road, Mail Stop #930, Suitland, MD 20746-4547
516718259 +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
516527049 +Best Buy, Acct No 7249, PO Box 790441, Saint Louis, MO 63179-0441
518606517 +Denise Carlon, Esquire, KML Law Group, P.C., 216 Haddon Avenue, Ste. 406, Westmont, NJ 08108-2812
518263826 +LoanCare, LLC, P.O. Box 8068, Virginia Beach, VA 23450-8068
518263827 +LoanCare, LLC, P.O. Box 8068, Virginia Beach, VA 23450, LoanCare, LLC, P.O. Box 8068, Virginia Beach, VA 23450-8068
518251002 +LoanCare, LLC, RAS Crane, LLC, 10700 Abbotts Bridge Road, Suite 170, Duluth, GA 30097-8461
516527057 +Specialized Loan Servicing, Acct No xxxxxx7867, 8742 Lucent Boulevard, Suite 300, Littleton, CO 80129-2386
516737421 +The Bank of New York Mellon Trustee (See 410), c/o Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Jan 16 2020 23:45:56 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jan 16 2020 23:45:54 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
516750496 EDI: AIS.COM Jan 17 2020 04:18:00 American InfoSource LP as agent for, Verizon, PO Box 248838, Oklahoma City, OK 73124-8838
516527054 EDI: BANKAMER.COM Jan 17 2020 04:18:00 Fia Card Services, Acct No xxxx-xxxx-xxxx-6508, PO Box 982235, El Paso, TX 79998-2235
516527050 E-mail/PDF: DellBKNNotifications@resurgent.com Jan 16 2020 23:51:51 Dell Financial Services, Act No xxxxxxxxxxxxxxxx6063, PO Box 81577, Austin, TX 78708-1577
516527051 EDI: DISCOVER.COM Jan 17 2020 04:18:00 Discover Bank, Acct No 7410, PO Box 30943, Salt Lake City, UT 84130-0943
516688702 EDI: Q3G.COM Jan 17 2020 04:18:00 Department Store National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
516535756 EDI: DISCOVER.COM Jan 17 2020 04:18:00 Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
516527052 E-mail/Text: bankruptcy.bnc@ditech.com Jan 16 2020 23:45:34 Ditech Bankruptcy Department, Acct No xxxxxxxx6021, PO Box 6154, Rapid City, SD 57709-6154
516705082 E-mail/Text: bankruptcy.bnc@ditech.com Jan 16 2020 23:45:34 Ditech Financial LLC fka Green Tree Servicing LLC, P.O. Box 6154, Rapid City, South Dakota 57709-6154
516527055 +EDI: TSYS2.COM Jan 17 2020 04:18:00 Macy's, Acct No 5709, PO Box 8053, Mason, OH 45040-8053
516748767 EDI: PRA.COM Jan 17 2020 04:18:00 Portfolio Recovery Associates, LLC, c/o Best Buy Visa, POB 41067, Norfolk VA 23541
516748769 EDI: PRA.COM Jan 17 2020 04:18:00 Portfolio Recovery Associates, LLC, c/o Sears Mastercard, POB 41067, Norfolk VA 23541
516527056 +EDI: SEARS.COM Jan 17 2020 04:18:00 Sears, Acct No 0013, PO Box 6282, Sioux Falls, SD 57117-6282
516654378 +EDI: RMSC.COM Jan 17 2020 04:18:00 Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
516527058 EDI: TDBANKNORTH.COM Jan 17 2020 04:18:00 TD Bank N.A., Acct No xxxxxxx2903, PO Box 1190, Lewiston, ME 04243

TOTAL: 16

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* +LoanCare, LLC, RAS Crane, LLC, 10700 Abbotts Bridge Road, Suite 170, Duluth, GA 30097-8461
516556193* ++DELL FINANCIAL SERVICES, P O BOX 81577, AUSTIN TX 78708-1577
(address filed with court: Dell Financial Services, LLC, Resurgent Capital Services, PO Box 10390, Greenville, SC 29603-0390)
517083759* +The Bank of New York Mellon Trustee (See 410), c/o Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
516527053 ##+Ditech Financial, LLC, Acct No xxxxxxxx6021, 7360 South Kyrene Road, Tempe, AZ 85283-4583
TOTALS: 0, * 3, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0312-1

User: admin
Form ID: 3180W

Page 2 of 2
Total Noticed: 27

Date Rcvd: Jan 16, 2020

***** BYPASSED RECIPIENTS (continued) *****

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 18, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 16, 2020 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor LoanCare, LLC dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
Harold N. Kaplan on behalf of Creditor LoanCare, LLC hkaplan@rasnj.com, informationathnk@aol.com
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
Jane L. McDonald on behalf of Trustee Isabel C. Balboa ecf@standingtrustee.com
Sindi Mncina on behalf of Creditor LoanCare, LLC smncina@rascrane.com
Thomas J Orr on behalf of Joint Debtor Patricia Y. Evans tom@torrlaw.com, xerna@aol.com;orrtr87054@notify.bestcase.com
Thomas J Orr on behalf of Debtor Michael E. Evans tom@torrlaw.com, xerna@aol.com;orrtr87054@notify.bestcase.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9